

Fill in this information to identify the case:

Debtor 1 Jacqueline C Hall

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Mississippi

Case number 24-01127

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: FirstBank

Court claim no. (if known): _____

Last 4 digits of any number you use to
identify the debtor's account:

2 0 9 9**Date of payment change:**

Must be at least 21 days after date
of this notice

08/02/2025**New total payment:**\$ 899.01

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 167.29New escrow payment: \$ 145.69**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Jacqueline C Hall
First Name Middle Name Last Name

Case number (if known) 24-01127

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Kristi L Weaver

Signature

Date 07/01/2025

Print: Kristi L Weaver
First Name Middle Name Last Name

Title Bankruptcy Coordinator

Company FirstBank

Address 520 Summit Hill Drive, Suite 801
Number Street
Knoxville TN 37902
City State ZIP Code

Contact phone 865-522-2930

Email _____

**UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE:
Jacqueline C Hall, Debtor.**

**Chapter 13
Case No. 24-01127**

CERTIFICATE OF SERVICE

I hereby certify that on July 1, 2025, I electronically filed the Notice of Mortgage Payment Change and Certificate of Service with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

Thomas Carl Rollins Jr, debtor's attorney
Harold J Barkley Jr, bankruptcy trustee

/s/ Kristi Weaver
Kristi Weaver
Loan Representative
FirstBank
520 W. Summit Hill Dr., Ste-801
Knoxville, TN 37902
(865) 522-2930 ext. 21202
kristi.weaver@firstbankonline.com

Dated: July 1, 2025



520 West Summit Hill Dr.
Ste. 801
Knoxville, TN 37902

Return Service Requested

121623445
JACQUELINE C HALL
1068 W DAVID BRITT ST
WESSON MS 39191-7726

**ANNUAL ESCROW ACCOUNT
DISCLOSURE STATEMENT**



Online Information:
<https://www.firstbankonline.com/payments>



Hours of Operation: 8:30 - 5:30 EST M-F
Telephone: 866-515-2053
Fax: 865-544-1105



Correspondence:
520 West Summit Hill Dr.
Ste. 801
Knoxville, TN 37902

Analysis Date: 06/27/25

Borrower Name: JACQUELINE C HALL

Refund Check Attached Below

Each year FirstBank reviews your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay your property taxes and insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

1. What is the amount of my new monthly payment starting August 02, 2025 ?

Payment Items	Previous Payment	New Payment	Difference
Principal and Interest	\$753.32	\$753.32	\$0.00
Escrow	\$169.27	\$145.69	-\$23.58
Total Payment	\$922.59	\$899.01	-\$23.58

- Note:** If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled to reflect the new payment amount listed above. If you are currently set up on automatic payments with FirstBank, this new amount will automatically take effect with your August payment.

2. What are the most common reasons that my escrow payment may change from year to year?

- A. Increases or Decreases in Amounts Billed** – The amounts we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance premiums, or homeowner's insurance premiums. The information below compares the amounts FirstBank expected to pay for each item this past year from your escrow account to the actual amounts that were paid or will be due. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Anticipated Amounts Due	Actual Amounts Paid or Due	Difference
COUNTY TAX	\$864.24	\$808.28	-\$55.96
HOMEOWNERS I	\$1,167.00	\$940.00	-\$227.00
Total Annual Escrow Payments	\$2,031.24	\$1,748.28	-\$282.96
Monthly Escrow Payments	\$169.27	\$145.69	-\$23.58

- B. Escrow Surplus** – According to the projections shown in Table 1 on the reverse side, your escrow account will rise above the minimum required balance of \$291.38 in November. This means you have a **surplus** of \$180.22 in your escrow account. Since the surplus amount is \$25.00 or greater, we are **ENCLOSING THE ESCROW REFUND CHECK BELOW**.

Projected Low Escrow Balance		Allowable Low Escrow Balance		Surplus
\$1,391.45	minus	\$291.38	equals	\$180.22

NEW PAYMENT EFFECTIVE DATE: August 02, 2025

ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow surplus or shortage.

TABLE 1 - ACCOUNT PROJECTIONS

<u>Month</u>	<u>Description</u>	<u>Payments</u> <u>Estimate</u>	<u>Disbursements</u> <u>Estimate</u>	<u>Total</u> <u>Balance</u>	<u>Required Projected</u> <u>Balance</u>
	<u>Beginning Balance</u>			\$1,616.97	
August 25		\$145.69	\$0.00	\$1,762.66	\$662.59
September 25		\$145.69	\$0.00	\$1,908.35	\$808.28
October 25		\$145.69	\$0.00	\$2,054.04	\$953.97
November 25	COUNTY TAX	\$145.69	\$808.28	\$1,391.45	\$291.38 **
December 25		\$145.69	\$0.00	\$1,537.14	\$437.07
January 26		\$145.69	\$0.00	\$1,682.83	\$582.76
February 26		\$145.69	\$0.00	\$1,828.52	\$728.45
March 26		\$145.69	\$0.00	\$1,974.21	\$874.14
April 26		\$145.69	\$0.00	\$2,119.90	\$1,019.83
May 26		\$145.69	\$0.00	\$2,265.59	\$1,165.52
June 26		\$145.69	\$0.00	\$2,411.28	\$1,311.21
July 26	HOMEOWNERS I	\$145.69	\$940.00	\$1,616.97	\$516.90
Totals		\$1,748.28	\$1,748.28		

** Low Balance used to determine escrow surplus or shortage.

Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account; however, your mortgage contract or state law may specify a lower amount. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (*) indicates a difference between the estimated and actual payments and disbursements. The letter 'E' beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

TABLE 2 - ESCROW ACTIVITY HISTORY

<u>Month</u>	<u>Description</u>	<u>Payments</u>		<u>Disbursements</u>		<u>Actual Escrow</u> <u>Balance</u>
		<u>Estimate</u>	<u>Actual</u>	<u>Estimate</u>	<u>Actual</u>	
	<u>Beginning Balance</u>					\$486.47
June 24		\$169.27	\$0.00 *	\$0.00	\$0.00	\$486.47
July 24	HOMEOWNERS I	\$169.27	\$0.00 *	\$1,167.00	\$940.00 *	-\$453.53
August 24		\$169.27	\$414.00 *	\$0.00	\$0.00	-\$39.53
September 24		\$169.27	\$0.00 *	\$0.00	\$0.00	-\$39.53
October 24		\$169.27	\$207.00 *	\$0.00	\$0.00	\$167.47
November 24	COUNTY TAX	\$169.27	\$0.00 *	\$864.24	\$0.00 *	\$167.47
December 24		\$169.27	\$207.00 *	\$0.00	\$0.00	\$374.47
January 25	COUNTY TAX	\$169.27	\$207.00 *	\$0.00	\$808.28 *	-\$226.81
February 25		\$169.27	\$207.00 *	\$0.00	\$0.00	-\$19.81
March 25		\$169.27	\$207.00 *	\$0.00	\$0.00	\$187.19
April 25		\$169.27	\$169.27	\$0.00	\$0.00	\$356.46
May 25		\$169.27	\$169.27	\$0.00	\$0.00	\$525.73
June 25		\$0.00	\$1,861.97 E	\$0.00	\$0.00	\$2,387.70
July 25	HOMEOWNERS I	\$0.00	\$169.27 E	\$0.00	\$940.00 E	\$1,616.97
Totals		\$2,031.24	\$3,818.78	\$2,031.24	\$2,688.28	

If you have questions about your escrow analysis statement please contact our Customer Service Department at 866-515-2053.

If you have an active bankruptcy or have received a bankruptcy discharge, we are sending this for informational, legal, or compliance purposes only. We are not trying to collect against you personally. If you have questions about this communication or your obligation to pay, please contact your attorney.